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Dated: August 7, 2008

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The court does not usually spend much time on default judgments, but there are too many

questions in this case for the court to issue a judgment without a prove-up hearing and some live

notice?), and why if the encumbrance was recorded there was no title insurance. The court also

out-of-pocket payments. The court declines to issue a judgment, even by default, until these

held. Plaintiff shall notice a hearing at 10:00 on any stay relief calendar or 9:00 on a Chapter 13

calendar. Plaintiff's representative most knowledgeable about the facts shall appear in person, will

questions are answered to the court's satisfaction.

be sworn, and will be asked to address the court's concerns.

does not understand why plaintiff seeks damages in the amount of the encumbrance and not just its

The request for a default judgment will therefore not be considered until a hearing has been

Alan Jaroslovsky U.S. Bankruptcy Judge

testimony. The court does not understand why plaintiff (evidently) gave defendant funds outside of

escrow, and why it had to pay off an unrecorded encumbrance (why wasn't it a bfp for value without

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